

# I Insure Montana

#### **Insure Montana Staff Changes**

VOLUME 7, ISSUE 1

Insure Montana would like to welcome new staff members, Helena Breidenbach and Nancy Lightner. Helena is in the position of Auditor and Nancy is in the position of Purchasing Pool Specialist. Contact information for all staff members can be found at the bottom of page two of this newsletter as well as on the Insure Montana website, <a href="https://www.insuremontana.org">www.insuremontana.org</a>.

**APRIL 2012** 

## **Online Wait List Renewals In May 2012**

Businesses currently on the Insure Montana Purchasing Pool and Tax Credit program wait lists will be required to submit an online renewal application in May 2012. There are approximately 200 businesses on the Purchasing Pool wait list and 100 businesses on the Tax Credit wait list. Initial applications for both programs continue to be accepted; however, due to limited funding, all new applicants are placed on a wait list at this time.

The electronic wait list renewal applications will be accessed via ePass Montana. ePass Montana is the single sign on for Montana eGovernment services. <u>Detailed instructions will be provided to all businesses on the wait lists prior to the renewal time</u>.

## **Increased Audits Find Program Savings**

The Insure Montana program staff have increased the number of audits conducted. Targeted audits are being conducted on error-prone areas rather than a complete audit of all circumstances of the business and/or employee.

Staff are currently working on an audit of household income of the participating employees in the Purchasing Pool program. Their household income amount determines the level of their premium assistance subsidy. Employees are required to submit verification of their household income, which is typically the most recent federal income tax return or a current wage stub. Since these audits began in February, the Insure Montana program has found over \$32,000 in annual savings.

## A Message From The Commissioner

What if medical providers were paid to keep people healthy? We believe that simple concept could transform health care in Montana. That's the idea behind Patient-Centered Medical Homes.

The Office of the Commissioner of Securities & Insurance, Montana State Auditor, is leading an effort to change the way that health care is delivered in Montana by facilitating the Montana Patient-Centered Medical Home Advisory Council. The advisory council includes insurance company representatives, medical providers, and consumer advocates working together to lay the groundwork for Patient-Centered Medical Homes in Montana.

You can find more information regarding Patient-Centered Medical Homes on the CSI website, <u>www.csi.mt.gov</u> or by contacting my office at (800) 332-6148.

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## **Purchasing Pool Renewal Schedule**

As of January 2012, Insure Montana online "program" renewals are coordinated with each business' health insurance "policy" renewal. This means that 60 days prior to the business' health insurance policy renewal, the business and each participating employee will receive a renewal notice with their unique log in code and password. They will need to follow the instructions in the notice to complete their annual online Insure Montana "program" renewal.

For more information and for detailed instructions for completing this process please visit the Insure Montana website at <a href="www.insuremontana.org">www.insuremontana.org</a>. Check the HOT TOPICS section to find step by step instructions.

Below is a chart that shows how the health insurance "policy" renewal and the Insure Montana "program" renewal will be coordinated.

Health Insurance "Policy Renewal"	Insure Montana "Program Renewal" (online)
January	November & December
February	December & January
March	January & February
April	February & March
May	March & April
June	April & May
July	May & June
August	June & July
September	July & August
October	August & September
November	September & October
December	October & November

#### **Insure Montana Program**

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